

# LAW LIBRARY

## IN A NUTSHELL

## Medicare Prescription Drug Coverage

### What Is Medicare Prescription Drug Coverage?

Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies. Medicare prescription drug coverage provides protection for people who have very high drug costs. (P.L.108-173)

### Who can get Medicare prescription drug coverage?

Everyone with Medicare is eligible for coverage, regardless of income, resources, health status, or current prescription expenses. *But you must join for coverage to begin!*

### How does Medicare prescription drug coverage work?

There are two ways to get Medicare prescription drug coverage. You can join a Medicare prescription drug plan or you can join a Medicare Advantage Plan or other Medicare Health Plans that offer drug coverage.

Like other insurance, if you join, you will pay a monthly premium, which varies by plan, and a yearly deductible (no more than \$250 in 2006). You will also pay a part of the cost of your prescriptions, including a co-payment or co-insurance. Costs will vary depending on which drug plan you choose. Some plans may offer more coverage and

**The Kalamazoo County Law Library, located on the lower level of the Central Library, is open to anyone.**

### Skilled Law Library staff can help you:

- research materials on specific legal questions
- read citations to find statutes and case law
- locate outside resources
- access web sites featuring legal issues

### Law Library holdings include:

- *Michigan Compiled Laws Annotated*
- local area city and township ordinances
- Michigan resources on family, civil, and criminal law

### The Law Library is open:

Monday - Wednesday	9:00 - 9:00
Thursday (Fall - Spring)	9:00 - 9:00
Thursday (Summer)	9:00 - 6:00
Friday	9:00 - 1:00
Saturday	9:00 - 1:00
Sunday	closed

**For further information, please call the Law Library at 553-7920.**  
**[www.kpl.gov](http://www.kpl.gov)**



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additional drugs for a higher monthly premium. If you have limited income and resources, and you qualify for extra help, you may not have to pay a premium or deductible.

### **Do I have to join a Medicare Drug Plan?**

No. Joining a Medicare drug plan is your choice. However, if you don't join a plan by May 15, 2006, and you don't currently have a drug plan that, on average, covers at least as much as standard Medicare prescription drug coverage, you will have to wait until November 15, 2006 to join. When you do join, *your premium cost will go up at least 1% per month for every month that you wait to join*. Like other insurance, you will have to pay this penalty as long as you have Medicare prescription drug coverage.

### **When and how often can I switch my Medicare Prescription Drug Plan?**

You can choose to switch your current plan from November 15 through December 31 of every year. Enrollment is generally for the calendar year. In certain cases, such as if you move or enter a nursing home, you can switch your plan at other times. If you have both Medicare and Medicaid, you can change plans at any time.

### **How do I know if I will save money?**

With the Medicare Drug plan, If you currently spend \$100 month in Michigan on prescriptions, your estimated cost would be \$53.12, assuming no other help or discounts from other sources. Additional variables may apply in determining cost. In addition, almost 1 in 3 people with Medicare will qualify for extra help that will cover between 85% and 100% of the costs of their drugs. Call 1-800-772-1213 to see if you qualify for extra help.

### **Is there someone to help me choose a Medicare prescription drug plan?**

- Talk to a family member, friend, or other caregiver to help you decide what drug coverage meets your needs, or:
- Call 1-800 MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. 24 hours, 7 days a week.
- Call Michigan Department of Community Health at 1-800-642-3195 (in-state calls only)
- Look for information about events in your local newspaper or on the radio.
- Call your local office on aging. In Kalamazoo, contact the Area Agency on Aging at (269) 373-5173, located within the Human Services Department on Gull Road, east of Borgess Hospital. AAA is in Wing 2, on the 2nd floor.
- Medicare publishes several official publications on this topic which can be downloaded from their website at [www.medicare.gov](http://www.medicare.gov), or available at the Kalamazoo Public Library.

### **Is there a website or tutorial to help?**

Go to [www.medicare.gov](http://www.medicare.gov) to access the **Medicare Prescription Drug Plan Finder** which contains detailed information about the plans available in your area. You will be prompted to provide your Medicare claim number, date of birth, and effective date for Medicare part A or B. You will also need to indicate what prescriptions you take, how often, and how much you spend every month.

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